

FILED 05 JAN 28 12:32 USDC-ORP

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF OREGON

Matthew Kirkpatrick

Civil No. CV 02-1197-MO

Plaintiff,

v.

VERDICT

Equifax Credit Information Services, Inc.,

Defendant,

We, the jury, being duly empaneled and sworn to try the above-entitled case, do find as follows:

1. Has plaintiff proved by a preponderance of the evidence that defendant negligently failed to comply with one or more of the requirements of the Fair Credit Reporting Act? You must be in unanimous agreement as to which of the requirements was violated.

Yes X No _____

Go to Question No. 2.

2. Has plaintiff proved by a preponderance of the evidence that defendant willfully failed to comply with one or more of the requirements of the Fair Credit Reporting Act? You must be in unanimous agreement as to which of the requirements was violated.

Yes _____ No X

If your answer is yes to either Question No. 1 or 2, go to Question No. 3. If your answers to Questions 1 and 2 are no, your verdict is for defendant, and the presiding juror should date and sign this form.

3. Has plaintiff proved by a preponderance of the evidence that he was caused actual damages as a result of defendant's violation of the law as found above?

Yes X No _____

If your answer to Question No. 3 is yes, then go to Question No. 4. If your answer to Question No. 3 is no, then go to Question No. 5.

4. What is the total amount of money that will reasonably compensate plaintiff for damages caused by defendant's failure to comply with the Fair Credit Reporting Act?

\$ 210,000

5. If you answer yes to Question 2, answer Question No. 6. If you answered no to Question No. 2, skip Question No. 6.

6. What amount of punitive damages, if any, should be awarded to plaintiff because of defendant's willful failure to comply with the Fair Credit Reporting Act?

\$ 0

DATED this 25 day of January, 2005.

W. Lawrence
PRESIDING JUROR